B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 13−35096−KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ashhad Munir
7817 Breaker Point Court
Chesterfield, VA 23832

Last four digits of Social−Security or Individual Taxpayer−Identification (ITIN) No(s).,(if any):
Debtor: xxx−xx−7657

Employer Tax−Identification (EIN) No(s).(if any):
Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Ashhad Munir is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 25, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Virginia

In re: Case No. 13-35096-KRH
Ashhad Munir Chapter 7
Debtor

CERTIFICATE OF NOTICE

District/off: 0422-7 User: jonesd Page 1 of 2 Date Rcvd: Feb 25, 2014
Form ID: B18 Total Noticed: 33

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2014.

db +Ashhad Munir, 7817 Breaker Point Court, Chesterfield, VA 23832-2578
cr +Sadi Aramin, c/o Robert A. Canfield, Esq., 2201 Libbie Ave., Ste. 200, Richmond, VA 23230-2364
11998324 +Ashbrook Community Association, Atty 11504 Allecingie Pkwy, Richmond, VA 23235-4317
11998325 +Bon Secours, P.O. Box 28538, Richmond, VA 23228-8538
11998326 +Brad Carter, 9912 Castle Glen Terrace, North Chesterfield, VA 23236-5508
11998327 +Cac Financial Corp, 2601 Nw Expwy, Oklahoma City, OK 73112-7236
11998330 +Gilliam & Evans, 7821 Ironbridge Road, Richmond, VA 23237-2240
11998332 +Meraj Mohammad, 4589 Penny Tree Place, Chantilly, VA 20151-2269
11998337 +Potomac Regional Hospital, 2300 Opitz Boulevard, Woodbridge, VA 22191-3398
11998339 Progressive Insurance, Post Office Box 94656, Cleveland, OH 44101-4656
11998340 +Richmond Surgical Group, 8921 Three Chopt Road, Suite 300, Richmond, VA 23229-4646
11998341 +Robert R. Dawson, Equity, 10611 Patterson Ave., Suite 301, Henrico, VA 23238-4733
12037491 +Sadi Aramin, 2840 Braidwood Rd., Richmond, VA 23225-1832
11998343 +Solodar & Solodar, 11504 Allecingie Parkway, Richmond, VA 23235-4317
11998344 St Frances Emergency Associate, PO Box 79214, Baltimore, MD 21279-0214
11998345 +St. Francis Medical Center, 13710 St. Francis Boulevard, Midlothian, VA 23114-3267
11998347 +Suntrust, DDA Recovery Dept, P. O. Box 26150, Richmond, VA 23260-6150
11998348 Surgical Associates of Richmon, Atty P.O. Box 845, Chesterfield, VA 23832-0000
11998349 +Tami Munir, 7817 Breaker Point Court, Chesterfield, VA 23832-2578
11998351 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
11998353 +Virginia Emer Phys LLP, P. O. Box 17694, Baltimore, MD 21297-1694
11998322 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square, Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QHSHAIA.COM Feb 26 2014 02:23:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
11998323 +E-mail/Text: mavery@aegisfirst.com Feb 26 2014 02:40:01 Aegis Security Insurance Compa, 2407 Park Dr, Harrisburg, PA 17110-9303
11998328 +E-mail/Text: crbankruptcy@commrad.com Feb 26 2014 02:40:53 Commonwealth Radiology, 1508 William Lawn Drive, Suite 117, Richmond, VA 23230-3421
11998331 +EDI: HFC.COM Feb 26 2014 02:23:00 Hsbc Bank, Po Box 19360, Portland, OR 97280-0360
11998333 +EDI: MID8.COM Feb 26 2014 02:23:00 Midland Cred, 8875 Aero Dr Suite 200, San Diego, CA 92123-2255
11998334 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 26 2014 02:40:25 Nco Fin/38, 2360 Campbell Crk Ste 50, Richardson, TX 75082-4452
11998335 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 26 2014 02:40:25 Nco Fin/99, Po Box 15636, Wilmington, DE 19850-5636
11998336 +E-mail/Text: skakalis@nicfn.com Feb 26 2014 02:40:02 Nicholas Financial Inc, 2454 Mcmullen Booth Bldg, Clearwater, FL 33759-1343
11998338 +E-mail/Text: pcm@netmdbusiness.com Feb 26 2014 02:40:02 Profession Emergency Care, P.O. Box 1257, Troy, MI 48099-1257
11998346 EDI: STF1.COM Feb 26 2014 02:23:00 Suntrust, P. O. Box 85041, Richmond, VA 23285-5041
11998352 +EDI: AFNIVERIZONE.COM Feb 26 2014 02:23:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11998342 Sadi Aramin
11998350 Tami Munir (Wife)
11998329 ##+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1795

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2014 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2014 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor Ashhad Munir chris@chriswinslow.com, winslowparalegal@gmail.com

Harry Shaia, Jr harryshaia@spinella.com, marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com

Robert A. Canfield on behalf of Creditor Sadi Aramin bcanfield@canfieldbaer.com, jcooper@canfieldbaer.com;kkruck@canfieldbaer.com;hwells@canfieldbaer.com;betsy@canfieldbaer.com;jeancanfield@comcast.net

TOTAL: 3